EXHIBIT INDEX

ESB Loan Application completed by EcoCortec d.o.o. ("EcoCortec"), which includes the HBOR Loan Application Exhibit A
Certified translation of the ESB Loan Application completed by EcoCortec, which includes the HBOR Loan Application
Loan Agreement between ESB and EcoCortec dated April 6, 2006 Exhibit C
Certified translation of the Loan Agreement between ESB and EcoCortec dated April 6, 2006 Exhibit D
Surety Agreement between Cortec Corporation ("Cortec") and Boris Miksic, acting as the surety, and ESB dated April 6, 2006
Certified translation of the Surety Agreement between Cortec and Boris Miksic, acting as the surety, and ESB dated April 6, 2006
Security Agreement between the City of Beli Manastir, acting as the insurance debtor, EcoCortec, as the debtor and ESB dated April 5, 2006
Certified translation of the Security Agreement between the City of Beli Manastir, acting as the insurance debtor, EcoCortec, as the debtor and ESB dated April 5, 2006 Exhibit H
Termination Notice issued by ESB terminating the Loan Agreement dated March 8, 2007
Certified translation of the Termination Notice issued by ESB terminating the Loan Agreement dated March 8, 2007 Exhibit J
Erste Bank der oesterreichischen Sparkassen AG's 2005 Annual Report Exhibit K
Decision issued by the Commercial Court in Rijka denying EcoCortec's motion for a temporary injunction in EcoCortec v. Erste & Steirermarkische Bank , Docket No. X-P-406/2007-12 (Commercial Court in Rijeka), dated June 27, 2007
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Article 70 of the Croatian Civil Code Exhibit N
Certified translation of Article 70 of the Croatian Civil Code Exhibit O